

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

1 Assumption of Executory Contract or Unexpired Lease

5 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
District of New Jersey**

In Re: **Robert J. Casale**Case No.: 21-18763

Judge: _____

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED☐ Original☒ Modified/Notice Required

Date: _____

☐ Motions Included☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS WILL BE AFFECTED

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☒ 7a/ ☐ 7b/ ☐ 7c

Initial Debtor(s)' Attorney

KF

Initial Debtor:

RJC

Initial Co-Debtor

Part 1: Payment and Length of Plan

- a. The debtor shall pay to the Chapter 13 Trustee \$875.00 monthly for 24 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$875.00 per month for 36 months; \$_____ per month for _____ months, for a total of 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
- ☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
- ☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Part 2: Adequate Protection

X NONE

- a. Adequate protection payments will be made in the amount of \$_____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor). (Adequate protection payments to be commenced upon order of the Court.)
- b. Adequate protection payments will be made in the amount of \$_____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3,750.00
DOMESTIC SUPPORT OBLIGATION		-NONE-

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
------------------	------------------	--------------	-------------------

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ■ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
------------------	---	-----------	----------------------------------	--	--

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ■ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
------------------	---	-----------	----------------------------------	--	--

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ■ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
------------------	---	---------------	--------------------	---

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ■ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
------------------	--	-------------------	------------------------------	-------------------	---	----------------------------	---

2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ■ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following

collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt
------------------	---	------------------------------------	-----------------------------

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
Finance of America Mortgage, LLC.	282 George Dye Road Hamilton, NJ 08690 Mercer County Purchased by Debtor and non-filing spouse in August, 2014 for \$207,000.00. Value of property is \$330,000.00 less 10% cost of sale = \$297,000.00
GM Financial	2019 GMC Acadia SUV Leased vehicle

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee
Part 5: Unsecured Claims		NONE		

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee
------------------	-----------------------------------	-----------	---------------------------------

Part 6: Executory Contracts and Unexpired Leases

NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor
GM Financial	0.00	Debtor is leasing his vehicle. Lease is assumed Monthly payments: \$0.00	NO Arrearage	0.00

Part 7: Motions

NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☐ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Citibank, N.A.	282 George Dye Road Hamilton, NJ 08690 Mercer County Purchased by Debtor and non-filing spouse in August, 2014 for \$207,000.00. Value of property is \$330,000.00 less 10% cost of sale = \$297,000.00	Judgment Lien	3,491.00	297,000.00	25,150.00	195,891.00	3,491.00
Citibank, N.A.	282 George Dye Road Hamilton, NJ 08690 Mercer County Purchased by Debtor and non-filing spouse in August, 2014 for \$207,000.00. Value of property is \$330,000.00 less 10% cost of sale = \$297,000.00	Judgment Lien	2,141.00	297,000.00	25,150.00	197,241.00	2,141.00

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Citibank, N.A.	282 George Dye Road Hamilton, NJ 08690 Mercer County Purchased by Debtor and non-filing spouse in August, 2014 for \$207,000.00. Value of property is \$330,000.00 less 10% cost of sale = \$297,000.00	Judgment Lien	1,906.00	297,000.00	25,150.00	197,476.00	1,906.00
Discover Bank	282 George Dye Road Hamilton, NJ 08690 Mercer County Purchased by Debtor and non-filing spouse in August, 2014 for \$207,000.00. Value of property is \$330,000.00 less 10% cost of sale = \$297,000.00	Judgment Lien	3,687.00	297,000.00	25,150.00	195,695.00	3,687.00
Synchrony Bank	282 George Dye Road Hamilton, NJ 08690 Mercer County Purchased by Debtor and non-filing spouse in August, 2014 for \$207,000.00. Value of property is \$330,000.00 less 10% cost of sale = \$297,000.00	Judgment Lien	7,385.00	297,000.00	25,150.00	191,997.00	7,385.00

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
------------------	---	----------------	------------------------	----------------	--	---

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
------------------	---	----------------	------------------------	-----------------------------	--

d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon Confirmation
□ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification

NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified:11/11/21.

Explain below **why** the plan is being modified:

Discover Bank filed an unsecured claim #2; Citibank N.A. filed an unsecured claim #17. Other three (3) creditors(two other Citibank N.A. & Synchrony Bank) did not file claims. Plan calls for all five (5) judgements to be voided

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: December 1, 2023

/s/ Robert J. Casale

Robert J. Casale

Debtor

Date: _____

Joint Debtor

Date: December 1, 2023

/s/ Kevin Fayette, Esquire KF1039

Kevin Fayette, Esquire KF1039

Attorney for the Debtor(s)

In re:
Robert J. Casale
Debtor

Case No. 21-18763-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Dec 04, 2023

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2023:

Recip ID	Recipient Name and Address
db	+ Robert J. Casale, 282 George Dye Road, Hamilton, NJ 08690-2319
519356314	+ Citibank, N.A., 395 West Passaic Street, Rochelle Park, NJ 07662-3016
519356321	Finance of America Mortgage, LLC., P.O. Box 105178, Atlanta, GA 30348-5178

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 04 2023 20:54:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 04 2023 20:54:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519358520	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 04 2023 20:54:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
519460900	Email/PDF: bncnotices@becket-lee.com	Dec 04 2023 21:04:26	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519356300	+ Email/PDF: bncnotices@becket-lee.com	Dec 04 2023 21:03:49	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519356302	+ Email/Text: bk@avant.com	Dec 04 2023 20:54:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
519356303	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 04 2023 20:53:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519448468	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 04 2023 20:53:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519356305	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 04 2023 20:54:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
519356308	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 04 2023 21:03:45	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519449619	+ Email/PDF: ebn_ais@aisinfo.com	Dec 04 2023 21:03:32	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519451406	+ Email/PDF: ebn_ais@aisinfo.com	Dec 04 2023 21:03:32	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519454172	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:04:27	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519356313	+ Email/Text: bankruptcy@rubinrothman.com	Dec 04 2023 20:53:00	Citibank, N.A., C/O Rubin & Rothman, LLC., 1787 Veterns Memorial Hwy, Islandia, NY

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Dec 04, 2023

Form ID: pdf901

Total Noticed: 60

			11749-1500
519356311	+ Email/Text: ClericalSupport@tenagliahunt.com	Dec 04 2023 20:54:00	Citibank, N.A., C/O Tenaglia & Hunt, P.A., 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
519356316	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:03:32	Citibankna, Citicorp Credit Svcs/Centralized BK Dept, Po Box 790034, St. Louis, MO 63179-0034
519356317	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 04 2023 21:02:51	Costco Anywhere Visa Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
519356318	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 04 2023 21:02:49	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519356320	Email/Text: mrdiscen@discover.com	Dec 04 2023 20:53:00	Discover Bank, C/O Discover Products, Inc., 6500 New Albany Road, New Albany, OH 43054
519441398	Email/Text: mrdiscen@discover.com	Dec 04 2023 20:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519356322	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 04 2023 20:54:00	GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
519356324	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 04 2023 20:54:00	Gs Bank Usa, Attn: Bankruptcy, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-0001
519356325	^ MEBN	Dec 04 2023 20:50:23	Hayt, Hayt & Landau, LLC, Meridian Center 1, Two Industrial Way, PO Box 500, Eatontown, NJ 07724-0500
519356326	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Dec 04 2023 20:53:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
519356309	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 04 2023 21:04:31	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519476873	+ Email/Text: RASEBN@raslg.com	Dec 04 2023 20:53:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519928247	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 04 2023 21:03:32	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519928248	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 04 2023 21:02:35	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519443892	Email/PDF: resurgentbknotifications@resurgent.com	Dec 04 2023 21:02:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519459800	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 04 2023 21:02:54	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
519356327	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 04 2023 21:02:44	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
519444031	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 04 2023 20:54:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519356328	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 04 2023 20:54:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519356306	Email/Text: Bankruptcy.Notices@pnc.com	Dec 04 2023 20:53:00	BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
519473412	Email/Text: Bankruptcy.Notices@pnc.com	Dec 04 2023 20:53:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
519462138	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 04 2023 21:02:45	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
519356331	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 04 2023 21:02:35	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Dec 04, 2023

Form ID: pdf901

Total Noticed: 60

519480265	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 04 2023 21:02:30	Portfolio Recovery Associates, LLC, c/o Bp, POB 41067, Norfolk VA 23541
519684078	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 04 2023 21:02:54	Portfolio Recovery Associates, LLC, c/o UBER, POB 41067, Norfolk, VA 23541
519356319	Email/Text: signed.order@pfwattorneys.com Dec 04 2023 20:53:00	Discover Bank, C/O Pressler, Felt & Warshaw, LLP., 7 Entin Road, Parsippany, NJ 07054-5020
519446653	Email/Text: bnc-quantum@quantum3group.com Dec 04 2023 20:54:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519356332	+ Email/PDF: resurgentbknotifications@resurgent.com Dec 04 2023 21:02:35	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519356333	Email/PDF: ais.sync.ebn@aisinfo.com Dec 04 2023 21:03:18	SYNCB/Wal-Mart, P.O. Box 965024, Orlando, FL 32896-5024
519356334	Email/Text: EBN@seliplaw.com Dec 04 2023 20:54:00	Synchrony Bank, C/O Selip & Stylianou, LLP., 10 Forest Avenue; Suite 300, P.O. Box 914, Paramus, NJ 07653-0914
519356335	+ Email/PDF: ais.sync.ebn@aisinfo.com Dec 04 2023 21:03:15	Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020-6425
519484302	+ Email/PDF: ebn_ais@aisinfo.com Dec 04 2023 21:02:33	Synchrony Bank by AIS InfoSource, LP as, agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519356336	+ Email/PDF: ais.sync.ebn@aisinfo.com Dec 04 2023 21:04:14	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519356337	+ Email/PDF: ais.sync.ebn@aisinfo.com Dec 04 2023 21:04:21	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
519356338	+ Email/PDF: ais.sync.ebn@aisinfo.com Dec 04 2023 21:04:37	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519356340	Email/Text: bankruptcy@td.com Dec 04 2023 20:54:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
519356339	+ Email/Text: bncmail@w-legal.com Dec 04 2023 20:54:00	Target, c/o Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
519356342	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com Dec 04 2023 21:04:17	Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 435 Ford Road, Suite 300, Saint Lewis Park, MN 55426-4938
519356341	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com Dec 04 2023 21:04:15	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001
519441841	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com Dec 04 2023 21:04:33	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938
519448788	Email/PDF: ais.wellsfargo.ebn@aisinfo.com Dec 04 2023 21:02:49	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519356345	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com Dec 04 2023 21:04:15	Wells Fargo-pl&l, Max F8234f-02f, Po Box 10438, Des Moines, IA 50306-0438
519356346	+ Email/PDF: AIS.cocard.ebn@aisinfo.com Dec 04 2023 21:04:45	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 57

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
----------	---------------	------------------

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Dec 04, 2023

Form ID: pdf901

Total Noticed: 60

519457035	*+	ACAR Leasing Ltd. d/b/a GM Financial Leasing, P O Box 183853, Arlington, TX 76096-3853
519460901	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519356301	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519356304	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
519356312	*+	Citibank, N.A., C/O Tenaglia & Hunt, P.A., 395 West Passaic Street, Suite 205, Rochelle Park, NJ 07662-3016
519356315	*+	Citibank, N.A., 395 West Passaic Street, Rochelle Park, NJ 07662-3016
519356323	*	GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
519356310	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519356329	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519356330	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519356307	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, BBVA, Attn: Bankruptcy, Po Box 10566, Birmingham, AL 35296
519356344	*+	Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 435 Ford Road, Suite 300, Saint Lewis Park, MN 55426-4938
519356343	*+	Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Finance of America Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin C. Fayette	on behalf of Debtor Robert J. Casale kfayette@kevinfayette.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5